

**Hearing on the Instability of Health Coverage in America**  
**Opening Statement of Subcommittee Ranking Member Dave Camp**  
**April 15, 2008**

The laws and regulations governing the U.S. health care system prevent anywhere from 25 to 45 million Americans from having health insurance. That is wrong. Every American should have access to quality healthcare.

Before we can solve this problem, we need to ask why so many Americans lack health insurance. One of the most immediate causes has to be the skyrocketing costs of health care and health insurance. Since 2000, employer based health insurance premiums have increased by approximately 100 percent, or four times the rate of inflation.

These spiraling costs are driving increasing numbers of employers to drop health insurance coverage for their employees. At the same time, over-regulated state insurance markets are failing to provide affordable health insurance for many American families.

We also need to identify who is uninsured. Approximately two-thirds of the uninsured are in families with incomes below 200 percent of poverty, or about \$40,000 per year.

In the current difficult economic times, it should hardly come as a surprise to anyone that these individuals do not have the resources to purchase private health insurance. That does not mean, however, that these individuals cannot have private health insurance.

Every uninsured person in this country shares one common characteristic – they receive no assistance under the federal tax code to help them purchase health insurance. At the same time that costs for health insurance are soaring, our tax code affirmatively discriminates against the uninsured. If we were simply to equalize the tax subsidies that we provide, millions of more Americans would be able to get health insurance.

The generosity of the American taxpayers should not go only to those with employer purchased health insurance; it should apply to individuals, small businesses and large corporations alike. To do that, we must make sure those Americans who already have insurance keep it and we must help those who don't have coverage get it.

I appreciate Chairman Stark for calling this hearing to give us all the opportunity to examine this issue. I hope that in exploring this issue, we can begin to identify solutions to reducing the number of the uninsured without further burdening existing entitlement programs that are already facing insolvency.

Thank you Mr. Chairman, I yield back my time.

###